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BI (Official Form	United States Bankruptcy Co Northern District of Illinois									Volu	ıntary	Petition	
Name of Debtor (Dixon, There		vidual, ente	er Last, First,	Middle):			Name	of Joint De	ebtor (Spouse	e) (Last, First	, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					All Of (inclu-	her Names de married,	used by the J maiden, and	Joint Debtor trade names	in the last 8 y	years			
Last four digits of (if more than one, state a	all)	ec. or Indi	vidual-Taxpa	yer I.D. (ITIN)/Com	plete EIN	Last for	our digits o	f Soc. Sec. or	Individual-	Гахрауег I.D	. (ITIN) No	o./Complete EIN
Street Address of 3 Wysteria D Olympia Fiel	Debtor	`	Street, City, a	and State)	:	ZIP Code		Address of	Joint Debtor	(No. and Str	reet, City, and	d State):	ZIP Code
County of Resider	nce or o	of the Dring	cinal Dlace o	f Rucinaci		60461		v of Reside	ence or of the	Principal Di	ace of Busine	acc.	
Cook	ence or c	or the Princ	cipai Piace o	Dusiness	S.		Count	y of Keside	ence of of the	rinicipai ri	ace of Busine	288.	
Mailing Address of	of Debt	or (if diffe	rent from str	eet addres	ss):		Mailir	ng Address	of Joint Debt	or (if differe	nt from stree	t address):	
					г	ZIP Cod	e						ZIP Code
Location of Princi (if different from s													
•	ype of					of Busines	S				otcy Code U		h
(Form of Organization) (Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)			Sing in 1 Rail Stoc	lth Care Bugle Asset Real U.S.C. § Troad Ekbroker amodity Broaring Bank	siness eal Estate a 101 (51B)	s defined	☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt	er 7 er 9 er 11 er 12	☐ Cl of ☐ Cl of	hapter 15 Pet a Foreign M hapter 15 Pet a Foreign N	tition for Re Iain Procee tition for Re	ding ecognition	
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:			unde		the United S	le) ization States	defined "incurr	are primarily condinated in 11 U.S.C. § seed by an individual, family, or	(Check consumer debts, § 101(8) as idual primarily	(one box)		are primarily ess debts.	
_		ng Fee (Cl	heck one box	:)			one box:		-	ter 11 Debt			
☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.					Debtor is not if: Debtor's agg are less than all applicable A plan is bein Acceptances	a small busing regate nonco \$2,490,925 (each boxes: any filed with of the plan w	amount subject	defined in 11 taled debts (except to adjustment	J.S.C. § 101(5) cluding debts of on 4/01/16 and	1D). owed to insid ad every three	ers or affiliates) e years thereafter). editors,		
Statistical/Admin Debtor estimate Debtor estimate there will be n	ites that	funds will , after any	be available exempt prop	erty is ex	cluded and	administra		es paid,		THIS	SPACE IS FO	OR COURT I	USE ONLY
Estimated Numbe 1- 50- 49 99	er of Cre		□ 200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
	0,001 to	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million			More than				
	ties 0,001 to 00,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					

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B1 (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Dixon, Theresa (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: Northern Dist of IL- ch 13 dismissed 11/4/14 14-19790 5/28/14 Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Julie Trepeck **December 10, 2014** Signature of Attorney for Debtor(s) (Date) Julie Trepeck #6287558 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

B1 (Official Form 1)(04/13)

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Theresa Dixon

Signature of Debtor Theresa Dixon

 \mathbf{X}

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

December 10, 2014

Date

Signature of Attorney*

X /s/ Julie Trepeck

Signature of Attorney for Debtor(s)

Julie Trepeck #6287558

Printed Name of Attorney for Debtor(s)

Trepeck Bane, PC

Firm Name

One South Dearborn Suite 2100 Chicago, IL 60603

Address

Email: jtrepeck@trepeckbane.com

312.533.4077 Fax: 312.283.0276

Telephone Number

December 10, 2014

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Dixon, Theresa

Signatures

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

X

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

In re	Theresa Dixon		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to	
financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being	207
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone through the Internet.);	_
☐ Active military duty in a military combat zone.	
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counselir requirement of 11 U.S.C. § 109(h) does not apply in this district.	ng
I certify under penalty of perjury that the information provided above is true and correct.	
Signature of Debtor: /s/ Theresa Dixon Theresa Dixon	
Date: December 10, 2014	

В

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B6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Northern District of Illinois

In re	Theresa Dixon		Case No.		
•		Debtor	,		
			Chapter	13	
			•		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	142,000.00		
B - Personal Property	Yes	3	13,210.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		185,280.93	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		1,325.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		4,025.34	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			4,835.60
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,149.85
Total Number of Sheets of ALL Schedu	ıles	21			
	T	otal Assets	155,210.00		
			Total Liabilities	190,631.27	

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B 6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Northern District of Illinois

In re	Theresa Dixon		Case No.	
		Debtor	,	
			Chapter	13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. \S 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	1,325.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	1,325.00

State the following:

Average Income (from Schedule I, Line 12)	4,835.60
Average Expenses (from Schedule J, Line 22)	4,149.85
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	3,254.83

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		31,497.93
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	1,325.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		4,025.34
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		35,523.27

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B6A (Official Form 6A) (12/07)

In re	Theresa Dixon	Case No.
		Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Real estate located at 3 Wysteria Drive, Olympia Fields, IL, estimated value per zillow.com	-	142,000.00	163,999.00
	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > **142,000.00** (Total of this page)

Total > **142,000.00**

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B6B (Official Form 6B) (12/07)

In re	Theresa Dixon	Case No.
-		Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	х			
2.			Checking account with Chase Bank	-	400.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Savings account w/ ING	-	27.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.		Regular and necessary household goods and furnishings.	-	750.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Regular clothing.	-	250.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			

2 continuation sheets attached to the Schedule of Personal Property

1,427.00

Sub-Total >

(Total of this page)

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B6B (Official Form 6B) (12/07) - Cont.

In	re Theresa Dixon		Debtor ,	e No	
		G GTTT		-	
		SCHE	(Continuation Sheet)	<i>Y</i>	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	Deb and unle Deb age alth deb	NOT RECEIVE GRANT/NOT FUNDED. tor runs a non-profit foundation for mentoring college tours. All done on a volunteer basis ess paid grant money but receives no income. tor has applied for a grant of \$230k for the ncy which may be received AUgust 2014, ough nothing is official on this yet. No value to tor. (grant was just written and applied for, ning granted or confirmed)	-	0.00
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
				Sub-Tota	al > 0.00
			(Tota	l of this page)	

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B6B (Official Form 6B) (12/07) - Cont.

In re	Theresa Dixon	Case No

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property		N O Description and Location of Property E		Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	Х			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2011 Toyota Camry, 50k. Value based on Kelley Blue Book.	-	11,783.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			
				Sub-Tota	al > 11,783.00
			(Tot	al of this page) Tot	al > 13,210.00

Sheet <u>2</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (4/13)

In re	Theresa Dixon	Case No
-		

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafte
☐ 11 U.S.C. §522(b)(2)	with respect to cases commenced on or after the date of adjustment.)
11 U.S.C. 8522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Real estate located at 3 Wysteria Drive, Olympia Fields, IL, estimated value per zillow.com	735 ILCS 5/12-901	15,000.00	142,000.00
Checking, Savings, or Other Financial Accounts, Checking account with Chase Bank	Certificates of Deposit 735 ILCS 5/12-1001(b)	400.00	400.00
Savings account w/ ING	735 ILCS 5/12-1001(b)	27.00	27.00
Household Goods and Furnishings Regular and necessary household goods and furnishings.	735 ILCS 5/12-1001(b)	750.00	750.00
Wearing Apparel Regular clothing.	735 ILCS 5/12-1001(a)	250.00	250.00
Automobiles, Trucks, Trailers, and Other Vehicles 2011 Toyota Camry, 50k. Value based on Kelley Blue Book.	735 ILCS 5/12-1001(c)	2,400.00	11,783.00

Total: 18,827.00 155,210.00

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B6D (Official Form 6D) (12/07)

In re	Theresa Dixon	Case No
_		Dehtor ,

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	_	_		, ,		_		
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COZH _ ZGEZ	UZ L _ QU _ D &	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 41367525]		Opened 2/28/05 Last Active 3/03/14	Т	A T E			
City Ntl Bk/Ocwen Loan Service Attn: Bankruptcy P.O. Box 24738 West Palm Beach, FL 33416		-	First Mortgage Real estate located at 3 Wysteria Drive, Olympia Fields, IL, estimated value per zillow.com Value \$ 142,000.00		D		156,099.00	14,099.00
Account No. 70400467482450001	╅	+	Opened 3/01/13 Last Active 4/25/14	H	H	\dashv	130,033.00	14,033.00
Toyota Motor Credit Toyota Financial Services Po Box 8026 Cedar Rapids, IA 52408		-	Automobile 2011 Toyota Camry, 50k. Value based on Kelley Blue Book.					
	l		Value \$ 11,783.00				21,281.93	9,498.93
Account No. 2014-M1-709752 Wysteria Owners Assoc. Charles Michael Keough, Atty 1250 E. Diehl #405 Naperville, IL 60563		_	2014 Condo Association Dues Real estate located at 3 Wysteria Drive, Olympia Fields, IL, estimated value per zillow.com					
	┸		Value \$ 142,000.00				7,900.00	7,900.00
Account No.			Value \$	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	0.45			
continuation sheets attached			(Total of t	Subt his p			185,280.93	31,497.93
			(Report on Summary of Sc		otal		185,280.93	31,497.93

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B6E (Official Form 6E) (4/13)

In re	Theresa Dixon	Case No	
_		, Debtor	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (4/13) - Cont.

In re	Theresa Dixon	Case No.	_
		Debtor	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

							TYPE OF PRIORITY	7
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTLNGEN	UNLIQUIDA	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY AMOUNT ENTITLED TO PRIORITY
Account No. xxx-xx-1523			2012	Т	DATED			
Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346		-	taxes				1,325.00	1,325.00
Account No.							,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,,,,,,,
Account No.								
Account No.								
Account No.								
Sheet _1 of _1 continuation sheets attac	che	d to	S	ubt	ota	1		0.00
Schedule of Creditors Holding Unsecured Prio							1,325.00	1,325.00
			(Panart on Cummarr of Ca		ota		4 225 00	0.00
			(Report on Summary of Sci	nea	uie	S)	1,325.00	1,325.0

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B6F (Official Form 6F) (12/07)

In re	Theresa Dixon		Case No.	
-		Debtor	•,	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	LIQUI	T F	U T F	AMOUNT OF CLAIM
Account No. xxx753041	K		Opened 7/01/05 Last Active 5/26/06 Lease		D A T E D		1	
Aaron Sales & Lease Ow 1015 Cobb Place Blvd Nw Kennesaw, GA 30144		-	Lease		D			0.00
Account No. xxxx739	┢		2013-2014	t	H	t	†	
Action Payday/EFinance Apartado Postal 1508-1200 San Jose, Costa Rica		-	loan, notice only					0.00
Account No. xxx-xx-1523			2014 Unsecured			H	+	0.00
Ameri Loans 800 Lee Street, Suite 302 Des Plaines, IL 60016		-						
								400.00
Account No. xxx0917012756334			Opened 6/01/99 Last Active 5/10/04 Secured			T	T	
American General Financial/Springleaf Fi Springleaf Financial/Attn: Bankruptcy De		-						
Po Box 3251 Evansville, IN 47731								0.00
6 continuation sheets attached			(Total of t	Sub this)	400.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Theresa Dixon	Case No
_	-	Debtor

	С	ш	sband, Wife, Joint, or Community	Т с	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	ONL-QU-DATE	I S P U F II	AMOUNT OF CLAIM
Account No. xxxx38758			2014	Т	T		
AT&T Mobility PO Box 6416 Carol Stream, IL 60197		-	charge account		D		314.13
Account No. xxx4285532273968	┞	L	Opened 4/01/11 Last Active 7/16/13	+			314.13
Bk Of Amer 4060 Ogletown/Stanton Rd Newark, DE 19713		-	Credit Line Secured				0.00
Account No. xx760811			Opened 2/01/13 Last Active 7/27/13	+			
Cashcall Inc Attn:Bankruptcy Department 1600 S Douglass Rd Anaheim, CA 92806		_	Unsecured				0.00
Account No. xxx-xx-1523			2013	\dagger			
Chase Po Box 15153 Wilmington, DE 19886-5153		-	bank fees.				0.00
Account No. xxxx01895959524	\vdash		Opened 5/27/09 Last Active 3/08/13	+			
Chase Cardmember Services Po Box 15153 Wilmington, DE 19886-5153		_	-				0.00
Sheet no1 _ of _6 _ sheets attached to Schedule of				Sub	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	314.13

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B6F (Official Form 6F) (12/07) - Cont.

In re	Theresa Dixon	Case No.	_
		Debtor	

CD TD TD CD IS A LAND	С	Ни	sband, Wife, Joint, or Community	Тс	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	N L		AMOUNT OF CLAIM
Account No. xxx2652031			2014	Т	T E		
Comed PO Box 6111 Carol Stream, IL 60197-6111		-	charge account		D		152.65
Account No. xxx715836N1	╁		Mea Sullivan	+			
Comnwith Fin 245 Main Street Scranton, PA 18519		-					0.00
Account No. xxx5762406	t		Opened 12/01/08				
Crd Prt Asso Attn: Bankruptcy Po Box 802068 Dallas, TX 75380		-	Collection Attorney Comcast				0.00
Account No. xx549179	1		Opened 6/01/13				
Credit Management Lp 4200 International Pkwy Carrollton, TX 75007		-	Collection Attorney Comcast-Chicago				427.00
Account No. xx94235	╀		Opened 3/01/10	+			421.00
Marauder Corporation 74923 Highway 111 Indian Wells, CA 92210	1	_	Collection Attorney Americash Loans Llc				498.00
Sheet no. 2 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	•		(Total of	Subt			1,077.65

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B6F (Official Form 6F) (12/07) - Cont.

In re	Theresa Dixon	Case No
_	-	Debtor

CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community		CONH	U N	D I	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	C A M	DATE CLAIM WAS INCURRED ANI CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE	TA I	$N \vdash L \subseteq G \sqsubseteq Z \vdash$	0Z1-QD-D4F	SPUTED	AMOUNT OF CLAIM
Account No. xxxIRDRS020949721			01 Village Of Riverdale RI		Т	ΙEΙ		
Mcsi Inc Po Box 327 Palos Heights, IL 60463		-				D		200.00
Account No. xxxICCHSS20138989		T	01 City Of Country Club Hills Ss					
Mcsi Inc Po Box 327 Palos Heights, IL 60463		-						200.00
Account No. xxx6356974 4	✝	t	2014			H		
Nicor PO Box 5407 Carol Stream, IL 60197-5407		-	charge account					1,204.66
Account No. xxx9006577040487	丁	T	Opened 10/01/06 Last Active 3/10/10			П		
Pnc Bank, N.a. P.o.box 3180 Pittsburgh, PA 15222		-	Credit Card					0.00
Account No. xxx66042522000220050415	Γ		Opened 4/01/05 Last Active 12/05/11					
Sallie Mae Attn: Claims Department Po Box 9500 Wilkes-Barre, PA 18773		-	Educational, notice only					0.00
Sheet no3 of _6 sheets attached to Schedule of						tota		1,604.66
Creditors Holding Unsecured Nonpriority Claims			(To	otal of th	is 1	pag	e)	1,004.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Theresa Dixon	Case No.	
_		Debtor	

	16		should Wife Island on Occasionality	10	Lo	<u> </u>	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	I N G E N	LQU	U T F	AMOUNT OF CLAIM
Account No. xxx-xx-1523			Opened 2/01/01 Last Active 4/15/05	Ť	ΙE		
Sallie Mae Attn: Claims Department Po Box 9500 Wilkes-Barre, PA 18773		-	Educational		D		0.00
Account No. xxx-xx-1523	t		Opened 11/01/01 Last Active 4/15/05		t		
Sallie Mae Attn: Claims Department Po Box 9500 Wilkes-Barre, PA 18773		-	Educational				0.00
Account No. xxx-xx-1523			Opened 11/01/01 Last Active 4/15/05				
Sallie Mae Attn: Claims Department Po Box 9500 Wilkes-Barre, PA 18773		-	Educational				0.00
Account No. xxx-xx-1523	t		Opened 6/01/02 Last Active 4/15/05	+			
Sallie Mae Attn: Claims Department Po Box 9500 Wilkes-Barre, PA 18773		-	Educational				0.00
Account No. xxx-xx-1523	f		Opened 6/01/02 Last Active 4/15/05	+	H	\vdash	
Sallie Mae Attn: Claims Department Po Box 9500 Wilkes-Barre, PA 18773		_	Educational				0.00
Sheet no. <u>4</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total o	Sub			0.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Theresa Dixon	Case No.
_		Debtor

		1		1.	1	-	1
CREDITOR'S NAME,	0	Hu	sband, Wife, Joint, or Community	- 6	N	D	
MAILING ADDRESS INCLUDING ZIP CODE,	CODEBTO	H W	DATE CLAIM WAS INCURRED AND	CONTINGENT	UNLLQU	S P	
AND ACCOUNT NUMBER	Ī	J	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N	Ü	U T E	AMOUNT OF CLAIM
(See instructions above.)	R	С	is sobtler to seron, so since.	E	Iп	Þ	
Account No. xxx-xx-1523			Opened 10/01/02 Last Active 4/15/05	Τ̈́	A T E		
			Educational		D		_
Sallie Mae		L					
Attn: Claims Department Po Box 9500		Ī					
Wilkes-Barre, PA 18773							
,							0.00
Account No. xxx-xx-1523	T		Opened 10/01/02 Last Active 4/15/05				
u			Educational				
Sallie Mae Attn: Claims Department							
Po Box 9500							
Wilkes-Barre, PA 18773							
							0.00
Account No. xxx-xx-1523			Opened 3/01/03 Last Active 4/15/05				
			Educational				
Sallie Mae		L					
Attn: Claims Department Po Box 9500		-					
Wilkes-Barre, PA 18773							
·							0.00
Account No. xxx00181467971000			Opened 7/01/08 Last Active 5/15/13				
l			Automobile				
Santander Consumer Usa Po Box 961245		_					
Ft Worth, TX 76161							
							0.00
Account No. xx2126464			2014				
	1		charge account				
Sprint							
PO Box 660075		-					
Dallas, TX 75266-0075							
							628.90
Sheet no. <u>5</u> of <u>6</u> sheets attached to Schedule of	_		1	Sub	tota	ıl	200.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	628.90

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B6F (Official Form 6F) (12/07) - Cont.

In re	Theresa Dixon	Case No
_		Debtor

					_	_	
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS	CODEBTOR	Н	DATE CLANA WAS DICKED AND	N	Ľ	DISPUTED	
INCLUDING ZIP CODE,	I E	W	DATE CLAIM WAS INCURRED AND	ΙŢ	l o	I P U	
AND ACCOUNT NUMBER	Ī	J	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N	Ū	Ť	AMOUNT OF CLAIM
(See instructions above.)	R	С	is subject to setort, so state.	CONTINGENT	þ	D	
Account No. xxx2038242798581	┢	┢	Opened 9/01/07 Last Active 4/30/14	₹ T	UNLIQUIDATED		
Account No. XXX2030242790361					E		
			Educational- 48876.00 NOT IN PLAN, notice	\vdash	۳	H	-
Us Dept Of Ed/glelsi			only				
Po Box 7860		-					
Madison, WI 53707							
,							
							0.00
							0.00
Account No. xxxx01895959624			Opened 5/27/09 Last Active 3/08/13				
	ł		Educational				
He Bent Of Education							
Us Dept Of Education							
Attn: Bankruptcy		-					
Po Box 16448				1			
Saint Paul, MN 55116							
							0.00
							0.00
Account No. xxx001895959724			Opened 6/07/10 Last Active 3/08/13				
	ł		Educational				
Ha Bant Of Education				1			
Us Dept Of Education				1			
Attn: Bankruptcy		-					
Po Box 16448				1			
Saint Paul, MN 55116							
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Account No.							
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Account No.							
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	_		<u> </u>	<u></u>	_		
Sheet no. 6 of 6 sheets attached to Schedule of				Subt			0.00
Creditors Holding Unsecured Nonpriority Claims	ms (Total of this page)						
				7	ota	.1	
							4,025.34
			(Report on Summary of So	nec	iule	s)	7,020.04

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B6G (Official Form 6G) (12/07)

In re	Theresa Dixon	Case No.
_	Thoroca Bixon	Debtor ,

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 14-44060 Doc 1 Filed 12/10/14 Entered 12/10/14 12:19:46 Desc Main Document Page 24 of 51

B6H (Official Form 6H) (12/07)

In re	Theresa Dixon	Case No
		Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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	in this information to identify your c									
Deb	otor 1 Theresa Dix	on			_					
	otor 2				_					
Uni	ted States Bankruptcy Court for the	e: NORTHERN DISTRIC	CT OF ILLINOIS		_					
	se number 		-			□ A □ A		ed filing ent showin	ng post-petition	
\bigcirc	fficial Form B 6I								ollowing date:	
	chedule I: Your Inc	ome				M	IM / DD/ Y	YYY		12/1:
sup spo atta	as complete and accurate as pos- plying correct information. If you use. If you are separated and you ch a separate sheet to this form. Describe Employment	are married and not filing w	ng jointly, and your ith you, do not inclu	spouse i ide infori	s liv nati	ing with on about	you, incl your spo	ude infori ouse. If m	mation about ore space is	your needed,
1.	Fill in your employment information.		Debtor 1				Debtor 2	or non-f	iling spouse	
	If you have more than one job, attach a separate page with information about additional	Employment status	■ Employed□ Not employed				☐ Emple	•		
	employers.	Occupation	Long term Subs	stitute T	eac	her				
	Include part-time, seasonal, or self-employed work.	Employer's name	Thornton Town	ship Hi	gh					
	Occupation may include student or homemaker, if it applies.	Employer's address	465 E 170th St South Holland,	IL 6047	3					
		How long employed t	here? starts { check	8/18/14 -	9/5	1st	_			
Par	t 2: Give Details About Mor	nthly Income								
	mate monthly income as of the duse unless you are separated.	ate you file this form. If	you have nothing to r	eport for	any	line, write	\$0 in the	space. In	clude your no	n-filing
	u or your non-filing spouse have me e space, attach a separate sheet to		ombine the informatio	on for all e	emple	oyers for	that perso	on on the li	ines below. If	you need
						For Deb	otor 1		btor 2 or ing spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	5,	,220.31	\$	N/A	
3.	Estimate and list monthly overt	time pay.		3.	+\$		0.00	+\$	N/A	
4.	Calculate gross Income. Add lii	ne 2 + line 3.		4.	\$	5,22	20.31	\$	N/A	

Debte	Theresa Dixon	-	Case number (if known)			
	Copy line 4 here	4.	For Debtor 1 \$ 5,220.31	For Debt	tor 2 or g spouse N/A	
_				, · 		
5.	List all payroll deductions:	E o	¢ 424.24	¢	NI/A	
	5a. Tax, Medicare, and Social Security deductions5b. Mandatory contributions for retirement plans	5a. 5b.	\$ 421.34 \$ 486.57	- \$	N/A N/A	
	5c. Voluntary contributions for retirement plans	5c.	\$ 0.00	· \$	N/A	
	5d. Required repayments of retirement fund loans	5d.	\$ 0.00		N/A	
	5e. Insurance	5e.	\$ 0.00	\$	N/A	
	5f. Domestic support obligations	5f.	\$ 0.00	\$	N/A	
	5g. Union dues	5g.	\$ 0.00	\$	N/A	
	5h. Other deductions. Specify: THIS	5h.+	\$ 52.80	+ \$	N/A	
6.	Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$ 960.71	\$	N/A	
7.	Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$ 4,259.60	\$	N/A	
8.	List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total					
	monthly net income.	8a.	\$ 0.00	—	N/A	
	8b. Interest and dividends	8b.	\$	\$	N/A	
	 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8d. Unemployment compensation 8e. Social Security 8f. Other government assistance that you regularly receive 	8c. 8d. 8e.	\$ 576.00 \$ 0.00 \$ 0.00	\$	N/A N/A N/A	
	Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	e 8f.	\$ 0.00	\$	N/A	
	8g. Pension or retirement income	8g.	\$ 0.00	\$	N/A	
	8h. Other monthly income. Specify:	8h.+	\$ 0.00	+ \$	N/A	
9.	Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$ 576.00	\$	N/A	
10.	Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$	4,835.60 +	N/	<u>4,835.6</u>	0
11.	State all other regular contributions to the expenses that you list in Schedule Include contributions from an unmarried partner, members of your household, your other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not Specify:	depen	• •	sted in Sched	dule J. 1. +\$ 0.0	0
12.	Add the amount in the last column of line 10 to the amount in line 11. The res Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certa</i> applies			ta, if it	2. \$ 4,835.6 0	0
13.	Do you expect an increase or decrease within the year after you file this form ☐ No.	?			Combined monthly income	•
	Yes. Explain: Debtor's income fluctuates per pay period, so he prior to filing (Sept/Oct/Nov 2014).	er Sch	edule I income is	based on t	he 90 day average)

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Fill	in this informa	ation to identify yo	our case:					
	otor 1	Theresa Dix				Ch	eck if this is: An amended filing	
	otor 2 ouse, if filing)						•	ving post-petition chapter the following date:
Unit	ed States Bank	ruptcy Court for the	: NORTH	IERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
	e number nown)						A separate filing fo 2 maintains a sepa	r Debtor 2 because Debtor trate household
		orm B 6J	 					40440
Be info	as complete ormation. If n		possible.	If two married people ar ch another sheet to this				
Par 1.	t 1: Desc	ribe Your House	hold					
1.	■ No. Go t	o line 2. es Debtor 2 live	in a separ	ate household?				
		es. Debtor 2 mus	st file a sep	earate Schedule J.				
2.	Do you hav	ve dependents?	□ No					
	Do not list Debtor 2.	Debtor 1 and	Yes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor 2	ship to	Dependent's age	Does dependent live with you?
	Do not state dependents				Daughter		10	□ No ■ Yes □ No □ Yes □ No □ Yes □ No □ Yes □ No
3.	expenses of	penses include of people other t od your depende	han 👝	No Yes				☐ Yes
Est exp	imate your e	a date after the	our bankrı	y Expenses uptcy filing date unless y y is filed. If this is a supp				
the		h assistance an		government assistance i lluded it on <i>Schedule I:</i> \			Your exp	enses
4.		or home owners nd any rent for th		ses for your residence. I	nclude first mortgage	4.	\$	1,197.00
	If not inclu	ded in line 4:						
	4a. Real	estate taxes				4a.	\$	0.00
	4b. Prope	erty, homeowner's	s, or renter	's insurance		4b.	\$	0.00
				ipkeep expenses		4c.		0.00
5		eowner's associat		dominium dues our residence. such as ho	mo oquity leans	4d. 5.	\$ \$	414.85 0.00
5.	AuuiliUlidi	mortuaut Davill	<i>5</i> 111.0 101 √(vui residence, such as no	me equity idans	ວ.	JD .	0.00

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6b. Water, sewer, garbage collection 6b. \$ 0.0 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. \$ 85.0 6d. Other. Specify: Cable 6d. \$ 90.0 Internet \$ 45.0 90.0 Food and housekeeping supplies 7. \$ 544.0 Child-care and children's education costs 8. \$ 350.0 Clothing, laundry, and dry cleaning 9. \$ 150.0 Personal care products and services 10. \$ 0.0 Medical and dental expenses 10. \$ 0.0 Transportation. Include gas, maintenance, bus or train fare. 10.0 \$ 0.0 Do not include car payments. 12. \$ 425.0 Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$ 0.0 Charitable contributions and religious donations 14. \$ 0.0 Insurance. 15b. \$ 0.0 15b. Health insurance deducted from your pay or included in lines 4 or 20. \$ 15b. \$ 0.0 1	Debtor 1 Theresa Dixo	<u>'n</u>	Case number (if	known)
Section Sect	. Utilities:			
6b. S		, natural gas	6a. \$	305.00
Section Sect	6b. Water, sewer, g	arbage collection	6b. \$	0.00
Section	6c. Telephone, cell	phone, Internet, satellite, and cable services	6c. \$	85.00
Internet	6d. Other. Specify:	Cable	6d. \$	90.00
Food and housekeeping supplies 7, \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	Internet		\$	45.00
Food and housekeeping supplies 7. \$ 5.44.0	Cell phone		<u> </u>	130.00
Childcare and children's education costs		ping supplies	7. \$	
State Stat			8. \$	350.00
Personal care products and services 10. \$ 0.0	Clothing, laundry, ar	d dry cleaning	9. \$	150.00
Medical and dental expenses 11. \$ 100.0	. Personal care produ	cts and services	10. \$	0.00
Transportation. Include gas, maintenance, bus or train fare. 12. \$ 425.0	. Medical and dental e	xpenses	11. \$	
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⊔ Yes. I				
Explain:				

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Document

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B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	i neresa Dixon			Case No.	
			Debtor(s)	Chapter	13
	DECLARATION	N CONCERN	ING DEBTOR	'S SCHEDUL	ES
	DECLARATION UNDI	ER PENALTY (OF PERJURY BY I	NDIVIDUAL DEI	BTOR
	I declare under penalty of perjusheets, and that they are true and correct	•	0 0	•	les, consisting of23
Date	December 10, 2014	Signature	/s/ Theresa Dixon	1	
			Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (04/13)

United States Bankruptcy Court Northern District of Illinois

In re	Theresa Dixon		Case No.	
		Debtor(s)	Chapter	13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$23,057.00 2013 income, per 2013 tax transcripts \$32,073.00 2012 income, per 2012 tax transcripts

\$15,660.93 2014 year to date income, started August 2014, per pay advices

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$3,613.00 2014 Unemployment income, per unemployment ledger (ran out March 2013)

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AMOUNT SOURCE

\$8,148.00 2012 & 2013 child support income, per Affidavit (679/month)

\$7,839.00 2014 year to date child support income, per Affidavit

\$679/month Jan - Sept = 6111.00 4576/month Oct - December = 1728.00

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF PAYMENTS

AMOUNT PAID

AMOUNT

PAID OR

VALUE OF

TRANSFERS

AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF PAYMENTS/ TRANSFERS

AMOUNT STILL OWING

NAME AND ADDRESS OF CREDITOR

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER
14 M1 709752
Wysteria Owners Assoc v Theresa Dixon
Atty for Plaintiff: Keogh & Moody

NATURE OF COURT OR AGENCY PROCEEDING AND LOCATION Collections Circuit Court. Cook

Circuit Court, Cook County, IL,
Municipal Dept

STATUS OR DISPOSITION pending reinstatement

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION Church

RELATIONSHIP TO DEBTOR, IF ANY religious

DATE OF GIFT **40/month**,

DESCRIPTION AND VALUE OF GIFT **40.00 per month**

continuous/mont hly

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE
OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

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9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Trepeck Law Grp LLC-ChicagoDebtSolutions One South Dearborn Street Suite 2100 Chicago, IL 60603 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR

2014

AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

Total Attorneys fees of \$4000.00, with \$900.00 paid prior to filing, and \$3100.00 paid through the Chapter 13 Plan.

Filing fee of \$310 paid for court filing fees and \$23.00 reimbursable expense for credit report pulled on debtor's behalf.

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

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13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

LAW

GOVERNMENTAL UNIT NOTICE

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

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NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS BEGINNING AND ENDING DATES

Non-Profit Foundation

NAME

Debtor runs a non-profit foundation for mentoring and college tours. All done on a volunteer basis unless paid grant money but receives no income. Debtor has applied for a grant of \$230k for the agency which may be received AUgust 2014, although nothing is official on this yet. No value to debtor. (grant was just written and applied for, nothing granted or confirmed)

NATURE OF BUSINESS

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

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NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

None

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21 . Current Partners, Officers, Directors and Shareholders

None a If the debtor is a partnership list the nature and percentage of r

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS TITLE NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a If the debtor is a partnership list each member who with

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

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23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

* * * * * *

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date December 10, 2014 Signature // Signature // Theresa Dixon
Theresa Dixon
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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United States Bankruptcy CourtNorthern District of Illinois

	1,	volution District of Immors			
In re	Theresa Dixon	Debtor(s)	Case No. Chapter	13	
		Deotor(s)	Chapter	_13	
	DISCLOSURE OF COMP	PENSATION OF ATTOR	RNEY FOR DE	EBTOR(S)	
	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule paid to me within one year before the filing of the pet behalf of the debtor(s) in contemplation of or in conn	tition in bankruptcy, or agreed to be	e paid to me, for serv		
	For legal services, I have agreed to accept		\$	4,000.00	
	Prior to the filing of this statement I have receive			900.00	
	Balance Due		\$	3,100.00	
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed co	ompensation with any other person	unless they are mem	bers and associates of my law firm.	
	☐ I have agreed to share the above-disclosed competed copy of the agreement, together with a list of the				
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:				
	 a. Analysis of the debtor's financial situation, and rest b. Preparation and filing of any petition, schedules, sc. c. Representation of the debtor at the meeting of cred d. [Other provisions as needed] Negotiations with secured creditors treaffirmation agreements and applications of the secured creditors of the secured creditors	statement of affairs and plan which ditors and confirmation hearing, and reduce to market value; exections as needed; preparation	may be required; and any adjourned hea	rings thereof;	
6.	By agreement with the debtor(s), the above-disclosed	I fee does not include the following	g service:		
		CERTIFICATION			
	I certify that the foregoing is a complete statement of bankruptcy proceeding.	any agreement or arrangement for	payment to me for r	epresentation of the debtor(s) in	
Date	ed: December 10, 2014	/s/ Julie Trepeck			
		Julie Trepeck #62 Trepeck Bane, PC			
		One South Dearb			
		Suite 2100	2		
		Chicago, IL 60603 312.533.4077 Fax			

jtrepeck@trepeckbane.com

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Secured Debts	Document Page 39 of 51	Taxes
1 st Mtg/Arrears Cell - R	eal Estate US Keep.	Student Loans SI & - NHW.
Auto 1 (e o D)	The state of the s	Child Support/DSO DWV-
Auto 2	ersonal Prop	Tickets/Fines a Ofcnoa
PMSI		NSF
Other 05 ASSOC-Weed	Unsecured Debts	Overpay Gov't Asst Fraud/Other
Contempt Debt (Ver(No) Was	ge Assign (Yes/No) MAV	(Yes/No) 722 (Yes/No)
THE BANKRUPTCY WILL NOT BE FILED UNTIL ATTO	RNEYS FEES & COSTS ARE PAID IN FULL Please make all payments payable to "Chicago	AND ALL REQUIRED DOCUMENTS ARE RECEIVED
Chapter 7 Attorneys' Fees → Fe	e:\$.+\$	(cr. report) + \$ (court filing fee)
Retainer paid: \$: Balance due to file:	(cr. report) + \$ (court filing fee) + \$306.00 court filing fee
Note: Additional fees for Chapter 7 Bud	get Analysis; Review of reaffirmation	agreements for secured debts: \$100 each.
	(4000	900 -210-
Chapter 13 Attorneys' Fees → Tota	al Fee: \$ \frac{4000}{\text{Fee}} / Fee to file: \$_	+ \$310 (court filing fee) + \$38100 court filing fee FF Reg e paid through the Chapter 13 Plan. Pa. 12
Retainer paid: \$ 100;	+ \$ (or report) will be	e nact through the Chanter 13 Plan 20 10
Estimated Chapter 13 Plan Payment (t		
s 670 for 60 months, paying an estimated		
tax refunds for the Plan's term to the funds alloc		n-priority creditor claims, possibly adding my
		ses over the 6 months directly preceding the case.
A Chapter 13 Plan is based on a Means Test calc THE ESTIMATED PLAN PAYMENT CAN CHANGE B based on a number of factors including, but not limite	d to, claims filed, balances on debts, increased in	ncome, decreased expenses, or differences in values of
assets/property, or any changes in	state or folleral law. Some non-dischargeable d	ebts could survive the Bankruptcy.
ARTIES: This agreement is entered into between Trepeck Law Gro	Subject to income	(C) a debt relief appear and low firm and the appear indicates
elow (Client) on date below. Client has retained LG as its attorneys t	to consult and advise Client regarding a bankruptcy	, as indicated herein. LG agrees to use its best efforts and abilities in
epresenting Client. LG is not retained to represent/appear for Client ourt costs, and fees for credit reports (disclosed above). The attorney		
ees for due diligence requirements (ic. appraisals/comparative marke tost-petition portions of the fee, as indicated, shall be paid through the	analyses, credit reports, tax transcripts, title searc	hes, etc.). The filing fee is separate from other fees. Any Chapter 13
s due and must be paid within 14 days of said dismissal. LG retail	ns the right to refer Client's account for collection	on without further notice where Client will also be responsible for
easonable collection costs, including attorneys' fees and court costs. different Chapter under the Bankruptcy Code. Client agrees to rein	Client acknowledges that there may be additional a aburse LG for any reasonable costs and fees incur	red by LG as a result of dishonored checks/ACH payments (no less
han \$35). Client agrees to pay attorneys' fees in a timely manner. If i he file with LG, LG may re-evaluate the file, charge additional fee		
which include, but are not limited to: taking creditor calls; advice existion and schedules; represent Client at the Meeting of Creditors a	before/during the case regarding bankruptcy rules	and their nature/effect on Client; preparation/filing of bankruptcy
nd other regular services not specifically stated. NON-BASIC SERV	VICES (additional fees): Client understands LG ca	an charge an additional \$100 to review reaffirmation agreements and
ign off on such (such fee includes review of budget and filing need process. LG may charge additional fees (standard billable rate) for a	ny non-basic services where a regular fee is not in	idicated (ie. adversary proceedings; actions to enforce the automatic
tay; actions to enforce the discharge injunction; Rule 2004 examination matters; delays caused by Client). LG can also charge additional fees		
and social security card (\$300); motions to avoid liens (\$250 per mot etrieval and duplication of documents and information; Amendment	tion); motions for redemption under §722; redempt	tion and replacement loan review, motions, and related work (\$600)
325 per hour for attorney time and \$75 per hour for non-attorney	y time, with such rates subject to periodic review	w and increase to remain comparable with similar firms/attorneys
FERMINATION: If Client wishes to end services with LG, Client s efund check, if any refund is due. To determine fees carned, LG shal		
entry of a discharge order, except where Client seeks to enforce dismic Client also agrees to carry out obligations pursuant to the Bankruptcy	issal/discharge, and where Client seeks to reverse s	ame. DUTIES; In addition to other obligations from this agreement information and documentation to LG (as outlined in Client's folder
hecklists and instruction sheets (incorporated by reference and made	part herein)]; making a FULL DISCLOSURE of a	all property, assets, liabilities, and financial information regardless o
ntentions; notifying LG of any changes in address, email, phone num a group practice where more than one attorney or assistant may hav	e responsibilities or perform different tasks on the	e file. Client understands that s/he is expected to keep and maintain
copies of all documents and information submitted to LG (as stated at & COMMUNICATION: Client's signature on this agreement author		
will communicate with Client via email (if provided), phone and DISCLOSURE: The Bankruptcy Abuse and Prevention and Consum		
the has received, read and understood the "§527(a) Notice" and the	"Important Information About Bankruptcy Assis	tance Services From an Attorney or Bankruptcy Petition Preparer.
MISCELLANEOUS: LG assumes no liability for changes in law to counsel or independent attorneys, as needed, at LG's expense, to w	ork on Client's file, dividing fees on the basis of	f responsibility. LG may have attorneys within the firm, or outside
counsel, review client's file to explore other possible causes of action lates and are at the expense of LG. The entire contract is contained		
corresponding rights/obligations is specifically incorporated and made	에 가루 사람이 가고 보는 것이 되는 구름 그들을 모습니다. 나는 하나 하나 하는 것이 없는 것이다.	erms and conditions.
The undersigned agree to the terms and have read a	A N	
xX Theresa Dixon	swerett X	NNXV Date X
(Debtor, print)	(Debtor, sign)	
X	Color Dates along C A	Date
(Joint Debtor, print)	(Joint Debtor, sign)	
Chicago Debt Solutions / T	repeck Bane, P.C. By:	(atty)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS (Court-Approved Retention Agreement, revised as of March 15, 2011)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure—but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from by their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved the following agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys. By signing this agreement, debtors and their attorneys accept these responsibilities.

BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.

- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor will also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other

attorney and provide the other attorney with the file in sufficient time to review it and properly repre-sent the debtor.

- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and com-pleteness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES

1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a fee of

\$ 4,000.00 .

Prior to signing this agreement the attorney has received \$__900.00__, leaving a balance due of \$__3,100.00__. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

- 2. Early termination of the case. Fees payable under the provisions set out above are not refundable in the event that the case is dismissed, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If a dismissal is due to such a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 3. *Retainers*. The attorney may receive a retainer or other payment before filing the case, but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- Any retainer received by the attorney will be treated as an advance payment, allowing the attorney to take the retainer into income immediately. The reason for this treatment is the following:

The Debtor and Attornety have entered into an advance payment retainer for a flat fee to cover all work reasonably necessary to complete the case, absent any extraordinary circumstances, as provided in Paragraph 1 above.

Should any conflict ever arise between the Contract for Services and the Court Approved Retention Agreement, and between these two parties, then the Court Approved Retention Agreement shall be the controlling and governing document.

In any application for fees, whether or not requiring an itemization, the attorney shall disclose to the court any fees paid by the debtor prior to the case filing.

- 4. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 5. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise not engaging in proper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 6. Discharge of the attorney. The debtor may discharge the attorney at any time.

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Date:December 10, 2014		
Signed:		
/s/ Theresa Dixon	/s/ Julie Trepeck	
Theresa Dixon	Julie Trepeck #6287558	
	Attorney for Debtor(s)	
D 1. ()		

Debtor(s)

Do not sign if the fee amount at top of this page is blank.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the

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Form B 201A, Notice to Consumer Debtor(s)

Page 2

Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

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B 201B (Form 201B) (12/09)

United States Bankruntcy Court

		Northern District of Illinois	·	
In re	Theresa Dixon		Case No.	
		Debtor(s)	Chapter	13
		OF NOTICE TO CONSUME 2(b) OF THE BANKRUPTC		(S)
		Certification of Debtor		
Code.	I (We), the debtor(s), affirm that I (we) have	ve received and read the attached noti	ce, as required b	y § 342(b) of the Bankruptcy
There	sa Dixon	${ m X}^{\prime}$ /s/ Theresa Dixo	n	December 10, 2014
Printed	d Name(s) of Debtor(s)	Signature of Deb	tor	Date
Case N	No. (if known)	X		
		Signature of Joint	Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. \S 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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United States Bankruptcy CourtNorthern District of Illinois

		1 (of the H District of Immors			
In re	Theresa Dixon		Case No.		
		Debtor(s)	Chapter 13		
	VERIFICATION OF CREDITOR MATRIX				
	Number of Creditors: 3			30	
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.				
Date:	December 10, 2014	/s/ Theresa Dixon Theresa Dixon			

Aaron Sales & Lease Ow 1015 Cobb Place Blvd Nw Kennesaw, GA 30144

Action Payday/EFinance Apartado Postal 1508-1200 San Jose, Costa Rica

Ameri Loans 800 Lee Street, Suite 302 Des Plaines, IL 60016

American General Financial/Springleaf Fi Springleaf Financial/Attn: Bankruptcy De Po Box 3251 Evansville, IN 47731

AT&T Mobility PO Box 6416 Carol Stream, IL 60197

Bk Of Amer 4060 Ogletown/Stanton Rd Newark, DE 19713

Cashcall Inc Attn:Bankruptcy Department 1600 S Douglass Rd Anaheim, CA 92806

Chase Po Box 15153 Wilmington, DE 19886-5153

Chase Cardmember Services Po Box 15153 Wilmington, DE 19886-5153

City Ntl Bk/Ocwen Loan Service Attn: Bankruptcy P.O. Box 24738 West Palm Beach, FL 33416 Comed PO Box 6111 Carol Stream, IL 60197-6111

Comnwlth Fin 245 Main Street Scranton, PA 18519

Crd Prt Asso Attn: Bankruptcy Po Box 802068 Dallas, TX 75380

Credit Management Lp 4200 International Pkwy Carrollton, TX 75007

Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346

Internal Revenue Service Mail Stop 5010 CHI 230 S. Dearborn St. Chicago, IL 60604

IRS PO Box 7346 Philadelphia, PA 19101

IRS
Po Box 145566
Cincinnati, OH 45250-5566

IRS Associate Area Counsel, SB/SE 200 West Adams St., Suite 2300 Chicago, IL 60606

Marauder Corporation 74923 Highway 111 Indian Wells, CA 92210

Mcsi Inc Po Box 327 Palos Heights, IL 60463 Nicor PO Box 5407 Carol Stream, IL 60197-5407

Pnc Bank, N.a. P.o.box 3180 Pittsburgh, PA 15222

Sallie Mae Attn: Claims Department Po Box 9500 Wilkes-Barre, PA 18773

Santander Consumer Usa Po Box 961245 Ft Worth, TX 76161

Sprint PO Box 660075 Dallas, TX 75266-0075

Toyota Motor Credit Toyota Financial Services Po Box 8026 Cedar Rapids, IA 52408

Us Dept Of Ed/glelsi Po Box 7860 Madison, WI 53707

Us Dept Of Education Attn: Bankruptcy Po Box 16448 Saint Paul, MN 55116

Wysteria Owners Assoc. Charles Michael Keough, Atty 1250 E. Diehl #405 Naperville, IL 60563